



OREGON'S SENATOR JEFF MERKLEY

Resources for Oregonians Impacted by Wildfires

As Oregonians start to return home and rebuild their lives, here are some resources to help replace documents, file insurance claims, obtain tax relief, access temporary housing, and access veterans benefits.

Mail

If fires destroyed your mailbox or if you don't yet have a temporary mailing address, you can ask your local post office to **hold your mail**, and pick it up there. [Click here](#) to find contact information for your post office.

If you have a temporary address, [click here](#) to have your **mail forwarded**. Or, if you're going to be someplace long-term, [click here](#) to **change your address**.

Ballots

Ballots will be mailed out on Oct. 14, but will NOT be forward through the mail.

If you've been displaced by wildfires, you don't need to re-register to vote, but you do need to provide a new address to the Oregon Secretary of State office so they know where to send your ballot. [Click here](#) for a full FAQ from the Secretary of State.

- [Click here](#) to provide the Oregon Secretary of State with a temporary mailing address to send your ballot.
- [Click here](#) to fill out the absentee ballot paper form.

License/ID Card

This [DMV portal \(click here\)](#) allows Oregonians to replace many essential documents online. [Click here](#) for a topic-specific guide from DMV, and see below for next steps:

- **FIRST: Update your mailing address.** Whether you have a new mailing address or are having your mail forwarded, do this before you start replacing documents.
- **Replace a license/ID card:** [Click here](#) to order replacement license or ID card online through DMV2U. It will be mailed to the address on record, so update your address first.
- **Registration card:** [Click here](#) to order a replacement registration card.
- **Reporting the loss of vehicle:** [Click here \(DMV portal\)](#) or [click here \(PDF form\)](#) to report to DMV the total loss of a vehicle.
- **Order a replacement title:** [Click here](#) to order a replacement title. You must fill out the form and mail to the DMV in Salem (DMV, 1905 Lana Ave NE, Salem OR 97314) or return to any local DMV office.

Taxes

The IRS is giving Oregonians impacted by wildfires an extension to **January 15, 2021**, to file various individual and business tax returns and make tax payments. [Click here](#) for details.

- Individuals and households who reside or have a business in Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn and Marion counties qualify for tax relief.

Insurance

State agencies are providing insurance assistance to Oregonians who have been displaced and impacted by wildfires.

- For direct assistance, call 888-877-4894, or e-mail dfri.insurancehelp@oregon.gov.
- For general answers to questions, [click here](#) to visit their website.

Here are some important next steps:

- **FIRST:** Contact your insurance company ASAP to let them know you have evacuated and discuss next steps.
- **Check your policy.** Coverage is typically available for fire, smoke, and ash damage to your home and personal property.
- **Ask about your auto coverage, too.** Comprehensive auto coverage may cover fire, smoke, and ash damage.
- **Save your receipts if you had to evacuate.** Your homeowners' policy may pay for expenses such as lodging, food, and even pet boarding.
- Your insurance company will ask for a **list of items that are damaged or destroyed.** Once it safe to do so, make a home inventory by taking photos or video of each room in your home ([click here](#) for a helpful inventory checklist). Don't forget what is on walls, in drawers and closets, or storage areas like attic and garage, and remember small items like jewelry. To the best of your ability, write down the age, original cost, and replacement cost of each item.

Veterans

The Department of Veterans Affairs (VA) is suspending debt collection action for up to 90 days or extending repayment terms on preexisting VA debts, whichever the Veteran prefers.

- Veterans should contact the VA Debt Management Center at 1-800-827-0648.

For veterans who are displaced and **need their medications sent to an alternative address:**

- Call 800-949-1004 and select option "1" for Pharmacy, or "0" for the operator and have them transfer you; ask for the VA Pharmacy to mail medications overnight to a temporary address where they are staying.
- If you do not have a temporary address for receiving mail, call the main number above and select option "2" and request your primary care provider to send your prescriptions to a local, retail pharmacy.

The Disabled American Veterans organization is **providing assistance of up to \$1,000 for veterans who lost their homes or left their homes** under mandatory, Level 3 evacuation orders. The organization notes that processing requests may take time, and that requests will be processed in the order they're received. **Please follow these steps:**

1. Email dav.vbaport@va.gov and state WILDFIRE RELIEF in the subject line.
2. Provide full name of the veteran/surviving spouse.
3. The address that has been affected.
4. An address you can receive the check at.
5. Your phone number and/or email address.
6. Proof of veteran status. Various types of proof will work, and the veteran DOES NOT need to be in receipt of any VA benefits. Examples: DDF 214, VA rating sheet, driver's license with "veteran" annotation, etc.
7. Are you requesting for food and clothing only OR did you have to evacuate/pay for lodging? Please include as much proof/verification to make this as easy as possible.

Housing

State and local agencies are helping people find temporary housing. **For counsel, visit an evacuation site.** [Click here](#) for the Red Cross map of sites, or click the county-specific links above.

ACCESS, located in Jackson County, is helping people find temporary housing. [Click here \(information in English and Spanish\)](#).

HUD is providing [immediate foreclosure relief](#). HUD's automatic **90-day moratorium on foreclosures of Federal Housing Administration (FHA)-insured home mortgages** commenced for the Oregon counties covered under the major disaster declaration. For assistance, call your loan servicer or FHA's Resource Center at 1-800-CALL FHA (1-800-225-5342).

For longer term housing assistance, the here are **additional federal resources**:

- If you have a **Fannie Mae or Freddie Mac-backed mortgage**, you may be eligible for **additional forbearance, waiver of late fees and penalties, or other assistance**.
 - **Freddie Mac:** Affected homeowners should immediately **contact your mortgage servicer** (the company to which you send your monthly mortgage payment). [Click here](#) for details on assistance available.
 - **Fannie Mae:** Homeowners should **call 877-833-1746** to access the [Disaster Response Network](#) or other available resources.
- **[Making mortgage insurance available](#):** HUD's Section 203(h) program **provides FHA insurance to disaster victims whose homes were destroyed or damaged** to such an extent that reconstruction or replacement is necessary and are facing the daunting task of rebuilding or buying another home. Section 203(h) borrowers are eligible for 100 percent financing, including closing costs.
- **[Making insurance available for both mortgages and home rehabilitation](#):** HUD's Section 203(k) loan program **enables those who have lost their homes to finance the purchase or refinance of a house along with its repair through a single mortgage**. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home. For a list of lenders in your area, call FHA's Resource Center at 1-800-225-5342.
- **[USDA emergency assistance for rural development borrowers](#):** USDA has **payment assistance options** are available for select Rural Housing Service programs for borrowers that have been impacted by a natural disaster, including assistance for existing single-family home loans, multi-family home loans, and community facilities loans.

For updates: Visit merkley.senate.gov/wildfires for updates on these and other resources.